

WHAT IS CLAIMED IS:

1. An automatic financing administration system, comprising:
 - a communication interface allowing communication between said automatic financing administration system and a network communication system;
 - 5 a membership database storing personal information of members who are allowed to participate in financing transactions under the administration of said automatic financing administration system; which personal information comprising credit information including credit lines of members and payment history of members;
 - 10 a membership administration module allowing adding, deleting and revision of said personal information stored in said membership database;
 - a financing group database comprising a plurality of historical files containing personal information of members allocated to respective financing groups and history of financing activities of said members;
 - 15 a financing group administration module to add, delete and revise said historical files in said financing group database, to automatically decide respective winners of substantially fixed-amounted financing activities among said members allocated to respective financing groups periodically, and to automatically calculate amounts of money in said respective financing activities; and
 - 20 a finance administration module to conduct collection and payments of financing activities wherein winners are decided by said financing group administration module;
 - characterized in that decision of winner of a financing activity by said financing group administration module comprises the following steps:
 - 25 prior to a deadline, receiving offers of bids of loan interests from members designated to a financing group which members has not won in a financing activity in said financing group in a previous time;
 - at said deadline, comparing amounts of said offers of bids and deciding member offering the highest amount as winner of said financing activity; and
 - 30 if no offer is received, selecting a member from members who has not won a financing activity in said financing group in a previous time as winner of said

financing activity randomly or under a predetermined order.

2. The automatic financing administration system according to claim 1 wherein said amounts of money in a financing activity comprises amounts of money to be collected from members in a financing activity and calculation of said amounts
5 comprises the following steps:

amount of money to be collected from a member who has won a bid in a previous time is a unit amount plus said amount of loan interest offered by the winning member in said financing activity;

10 amount of money to be collected from a member who has not won a bid in a previous time and in said financing activity is said unit amount; and

amount of money to be collected from winning member of said financing activity is 0; and

wherein said unit amount is a predetermined amount.

3. The automatic financing administration system according to claim 1 wherein
15 said amounts of money in a financing activity comprises amounts of money to be collected from members in a financing activity and calculation of said amounts comprises the following steps:

amount of money to be collected from a member who has won a bid in a previous time is a unit amount;

20 amount of money to be collected from a member who has not won a bid in a previous time and in said financing activity is said unit amount minus said amount of loan interest offered by the winning member in said financing activity; and

amount of money to be collected from winning member of said financing activity is 0; and

25 wherein said unit amount is a predetermined amount.

4. The automatic financing administration system according to anyone of claims 1, 2 and 3, wherein said financing group administration module further comprises:

30 a financing group recruiting module to generate transaction conditions of various financing groups, allowing members whose personal information is stored in said membership database to input requests to be designated to a particular

financing group;

a credit investigation module to, upon said request, automatically decide whether a member is allowed to be designated to a said particular financing group according to said personal information stored in said membership database; and

5 a financing organization module to generate a financing group data file in said financing group database when number of members allowed to be designated to said particular financing group is equal to or greater than a predetermined number.

5. A method for automatically administrating financing activities for an automatic financing administration comprising:

a communication interface allowing communication between said automatic financing administration system and a network communication system;

a membership database storing personal information of members who are allowed to participate in financing transactions under the administration of said automatic financing administration system; which personal information comprising credit information including credit lines of members and payment history of members;

a membership administration module allowing adding, deleting and revision of said personal information stored in said membership database;

20 a financing group database comprising a plurality of historical files containing personal information of members allocated to respective financing groups and history of financing activities of said members;

a financing group administration module to add, delete and revise said historical files in said financing group database, to automatically decide respective winners of substantially fixed-amounted financing activities among said members allocated to respective financing groups periodically, and to automatically calculate amounts of money in said respective financing activities; and

25 a finance administration module to conduct collection and payments of financing activities wherein winners are decided by said financing group administration module;

30 said method comprising the following steps:

prior to a deadline, receiving offers of bids of loan interests from members designated to a financing group which members has not won in a financing activity in said financing group in a previous time;

5 at said deadline, comparing amounts of said offers of bids and deciding member offering the highest amount as winner of said financing activity; and
if no offer is received, selecting a member from members who has not won a financing activity in said financing group in a previous time as winner of said financing activity randomly or under a predetermined order.

6. The method according to claim 5 wherein said amounts of money in a
10 financing activity comprises amounts of money to be collected from members in a financing activity and calculation of said amounts comprises the following steps:

amount of money to be collected from a member who has won a bid in a previous time is a unit amount plus said amount of loan interest offered by the winning member in said financing activity;

15 amount of money to be collected from a member who has not won a bid in a previous time and in said financing activity is said unit amount; and

amount of money to be collected from winning member of said financing activity is 0; and

wherein said unit amount is a predetermined amount.

20 7. The method according to claim 5 wherein said amounts of money in a financing activity comprises amounts of money to be collected from members in a financing activity and calculation of said amounts comprises the following steps:

amount of money to be collected from a member who has won a bid in a previous time is a unit amount;

25 amount of money to be collected from a member who has not won a bid in a previous time and in said financing activity is said unit amount minus said amount of loan interest offered by the winning member in said financing activity; and

amount of money to be collected from winning member of said financing activity is 0; and

30 wherein said unit amount is a predetermined amount.